

**Information to identify the case:**

Debtor 1	Steven Wohlstetter	Social Security number or ITIN xxx-xx-2272
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Sharon Wohlstetter	Social Security number or ITIN xxx-xx-9974
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 14-10637-MBK		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven Wohlstetter

Sharon Wohlstetter

2/2/18

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Steven Wohlstetter  
 Sharon Wohlstetter  
 Debtors

Case No. 14-10637-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 40

Date Rcvd: Feb 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 04, 2018.

db/jdb	Steven Wohlstetter, Sharon Wohlstetter, 25 Turret Dr, Monroe Township, NJ 08831-7933
514469997	++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 (address filed with court: Am Honda Fin, 201 Little Falls Dr, Wilmington, DE 19808)
514470005	+Dept Of Edu/osla Servi, 525 Central Park Dr Ste, Oklahoma City, OK 73105-1723
514470011	++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366 (address filed with court: Nissan Inf Lt, Attn: Bankruptcy, 8900 Freepoort Pkwy, Irving, TX 75063-2438)
514551717	+NJCLASS, PO Box 548, Trenton, NJ 08625-0548
514470010	+Nissan-infiniti Lt, Pob 660366, Dallas, TX 75266-0366
514509711	OSLA US Dept. of Educ., POB 18475, Oklahoma City, OK 73154-0475
514470013	+State Of Nj Student As, Po Box 538, Trenton, NJ 08625-0538
514470012	+State Of Nj Student As, PO Box 548, Attn: Bankruptcy Department, Trenton, NJ 08625-0548
517291093	Steven Wohlstetter, Sharon Wohlstetter, 25 Turret Drive, Monroe Township, NJ 08831-7933
514470014	Stonebridge Community Assoc., Prime Management Inc., 684 E Bay Ave, Barnegat, NJ 08005-2465
514639342	Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept., MAC# D3347-014, 3476 Stateview Blvd. Fort Mill, SC 29715
514628774	+Wells Fargo Bank, NA, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 02 2018 23:28:53 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 02 2018 23:28:48 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

lm EDI: WFFC.COM Feb 02 2018 23:04:00 Wells Fargo Bank, 8480 Stagecoach Circle, Frederick, MD 21701

514469998 EDI: HNDA.COM Feb 02 2018 23:03:00 American Honda Finance, PO Box 168088, Irving, TX 75016-8088

514469995 +EDI: AARGON.COM Feb 02 2018 23:04:00 Aargon Agncy, 8668 Spring Mountain Rd, Las Vegas, NV 89117-4132

514469996 EDI: AARGON.COM Feb 02 2018 23:04:00 Aargon Collection Agency, 3025 W Sahara Ave, Las Vegas, NV 89102-6094

514469999 EDI: BANKAMER.COM Feb 02 2018 23:04:00 Bank Of America, Attention: Recovery Department, 4161 Piedmont Pkwy, Greensboro, NC 27410-8110

514470000 EDI: BANKAMER.COM Feb 02 2018 23:04:00 Bank Of America, Po Box 982235, El Paso, TX 79998

514470001 EDI: CAPITALONE.COM Feb 02 2018 23:04:00 Cap One, Po Box 85520, Richmond, VA 23285

514470002 +EDI: CAPITALONE.COM Feb 02 2018 23:04:00 Cap One Na, P.o.box 26030, Richmond, VA 23260-6030

514470003 EDI: CAPITALONE.COM Feb 02 2018 23:04:00 Capital 1 Bank, Attn: Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285

514470004 EDI: CAPITALONE.COM Feb 02 2018 23:04:00 Capital One, PO Box 85064, Glen Allen, VA 23058

514728539 EDI: BL-BECKET.COM Feb 02 2018 23:04:00 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

514709028 EDI: CAPITALONE.COM Feb 02 2018 23:04:00 Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083

514470006 +EDI: DISCOVER.COM Feb 02 2018 23:04:00 Discover, PO Box 71084, Charlotte, NC 28272-1084

514491172 EDI: DISCOVER.COM Feb 02 2018 23:04:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025

514470007 +EDI: DISCOVER.COM Feb 02 2018 23:04:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316

514470008 EDI: CBSKOHLS.COM Feb 02 2018 23:04:00 Kohl's, PO Box 3043, Milwaukee, WI 53201-3043

514470009 +EDI: CBSKOHLS.COM Feb 02 2018 23:04:00 Kohls, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

514782043 EDI: PRA.COM Feb 02 2018 23:03:00 Portfolio Recovery Associates, LLC, c/o Capital One Bank (Usa), N.a., POB 41067, Norfolk VA 23541

515902623 EDI: RMSC.COM Feb 02 2018 23:04:00 Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

514470015 EDI: TFSR.COM Feb 02 2018 23:03:00 Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855

514470016 EDI: TFSR.COM Feb 02 2018 23:03:00 Toyota Motor Credit Co, 19001 S Western Ave, Torrance, CA 90501

514470017 EDI: TFSR.COM Feb 02 2018 23:03:00 Toyota Motor Credit Co, Toyota Financial Services, PO Box 8026, Cedar Rapids, IA 52408-8026

514486868 EDI: TFSR.COM Feb 02 2018 23:03:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026, Cedar Rapids, Iowa 52408-8026

514470018 EDI: WFFC.COM Feb 02 2018 23:04:00 Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 40

Date Rcvd: Feb 02, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

515592878 +EDI: WFFC.COM Feb 02 2018 23:04:00 Wells Fargo Bank, N.A.,  
Attention: Bankruptcy Department, MAC# D3347-014, 3476 Stateview Blvd.,  
Fort Mill, SC 29715-7203

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
514470019 ##Zucker Goldberg & Ackerman, PO Box 1024, Mountainside, NJ 07092-0024

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 04, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on February 2, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
Denise E. Carlon on behalf of Loss Mitigation Wells Fargo Bank  
bankruptcynotice@zuckergoldberg.com, bkgroup@kmllawgroup.com  
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, NA  
bankruptcynotice@zuckergoldberg.com, bkgroup@kmllawgroup.com  
Francesca Ann Arcure on behalf of Creditor Toyota Motor Credit Corporation  
nj\_ecf\_notices@buckleyadole.com, NJ\_ECF\_Notices@McCalla.com  
Marc C. Capone on behalf of Debtor Steven Wohlstetter mcapone@caponeandkeefe.com,  
docs@caponeandkeefe.com  
Marc C. Capone on behalf of Joint Debtor Sharon Wohlstetter mcapone@caponeandkeefe.com,  
docs@caponeandkeefe.com

TOTAL: 9